

April 5, 2006

I urge the Board of Directors to attend the hearing pertaining to Walmart having a bank. Our city of Billings is the largest in Montana & yet many of our local & smaller chain stores have had to close their doors, all because of Walmart. Walmart is known not to treat their employees fairly, & of course they can sell items cheaper, because of this. They are not being taxed adequately by the state for the amount of money they make here, & take out of state, while the local merchants have to close their doors in face of the competition. Walmart is not a trustworthy, fair, honest business in this----or other communities, & do not deserve to gain the concentration of power in the financial area of the country too.

Lorene Rowland